

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on March 29, 2008, Ricky M. Redden and Angela D. Redden, husband and wife, executed a Deed of Trust to Angie Dellinger, P. O. Box 10063, Birmingham, Alabama 35202, Trustee for the use and benefit of Regions Bank, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2,886, at Page 205 thereof; and

WHEREAS, Regions Bank, legal holder of the said Deed of Trust and the note secured thereby, substituted Rick A. La Trace, whose address is One St. Louis Centre, Suite 4000, Mobile, Alabama 36602 as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2,974 at Page 382 thereof; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Regions Bank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees, and expense of sale; and

WHEREAS, the undersigned Substituted Trustee in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi did advertise said sale in *The DeSoto Times Today*, a newspaper published in the City of Hernando, State of Mississippi, on the following dates, to-wit: January 22, January 29, February 5 and February 12, 2009, which is more fully shown by the original Proof of Publication, which is attached hereto as Exhibit "A" and is made a part hereof as if copied in full herein, and by posting on the 20th day of January, 2009, a copy of said Notice on the Bulletin Board of the Courthouse of DeSoto County, State of Mississippi, said Notice being attached hereto as Exhibit "B" and made a part hereof as if copied in full herein; and

WHEREAS, on the 19th day of February, 2009, at the east front door of the County Courthouse of DeSoto County, State of Mississippi, at 1:35 p.m., between the hours of 11:00 a.m. and 4:00 p.m., Kenneth E. Stockton, Esq., as auctioneer duly appointed by Substituted Trustee, as evidenced by that certain Appointment of Auctioneer by Substitute Trustee instrument, which is attached hereto as Exhibit "C" and made a part hereof as if copied in full herein, did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in Hinds County, State of Mississippi, to-wit:

Lot 153, Phase III, Section C, Heritage Hills P.U.D. Subdivision, situated in Section 26, Township 1 South, Range 8 West, City of Southaven, Desoto County, Mississippi as per plat recorded in Plat Book 52, Pages 19 & 20, in the Office of the Chancery Court Clerk Desoto County,

Mississippi, reference to which plat is hereby made for a more particular description of said property.

The auctioneer duly appointed by Substituted Trustee offered the aforesaid property for sale at public outcry as set forth above, and there appeared at said sale, Regions Bank, bidding the sum of One Hundred Thousand, Eight Hundred and 00/100 (\$100,800.00), for all of the above described property, and said property was struck off to Regions Bank, for said amount, and said bidder was declared the purchaser thereof. The Auctioneer's Affidavit of Sale is attached hereto as Exhibit "D" and made a part hereof as if copied fully herein.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Thousand, Eight Hundred and 00/100 (\$100,800.00) cash in hand paid, the receipt of which is hereby acknowledged, I do hereby sell and convey to Regions Bank, all of the above described property, conveying only such title as it vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 20th day of February, 2009.

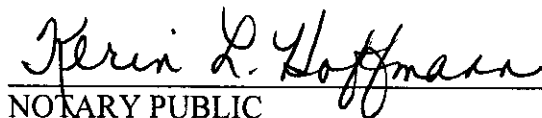


RICK A. LA TRACE
Substituted Trustee

STATE OF ALABAMA
COUNTY OF MOBILE

Personally came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, and within named Rick A. La Trace, Substituted Trustee in the above and foregoing instrument of writing, who acknowledged that he, as Substituted Trustee, signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE, this the 20th day of February, 2009.



NOTARY PUBLIC

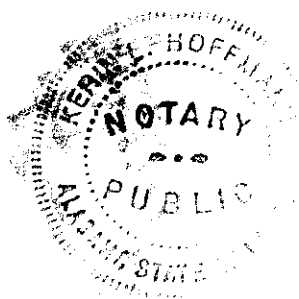
My Commission Expires: 10-11-2010

This instrument prepared by:

Rick A. La Trace, Esq.
Johnstone, Adams, Bailey, Gordon & Harris, L.L.C.
P. O. Box 1988
Mobile, Alabama 36633
Phone: (251) 432-7682
(MS Bar No. 100879)

GRANTOR/GRANTEE'S
ADDRESS:

Rick A. La Trace, Esq.
as Attorney for Regions Bank
Johnstone, Adams, Bailey,
Gordon & Harris, LLC
P. O. Box 1988
Mobile, AL 36633
Phone: (251) 432-7682



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

Volume No. 114 on the 22 day of Apr., 2009

Volume No. 114 on the 29 day of Apr., 2009

Volume No. 114 on the 5 day of Feb., 2009

Volume No. 114 on the 12 day of Feb., 2009

Volume No. _____ on the _____ day of _____, 2009

Volume No. _____ on the _____ day of _____, 2009

Diane Smith

Sworn to and subscribed before me, this 12 day of Feb., 2009

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 533 words @ .12 \$ 63.96

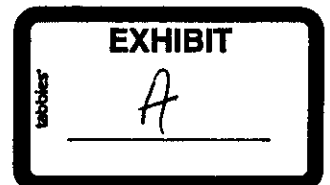
B. 3 subsequent insertions of 1599 words @ .10 \$ 159.90

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 226.86

24

5229



1/20/09 10:58:25
 DESOTO COUNTY, MS
 W.E. DAVIS, CH CLERK

AFFIDAVIT OF POSTING NOTICE OF SALE

I, _____, hereby state on oath that on the ____ day of _____, 2009 I posted the Substituted Trustee's Notice of Sale of the property covered by the Deed of Trust of Ricky M. Redden and Angela D. Redden, husband and wife, recorded in the office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2,886, at Page 205, on the bulletin board located on the first floor in the middle of the building between the front and back door of the DeSoto County Courthouse in Hernando, DeSoto County, Mississippi.

WITNESS my signature this _____ day of _____, 2009.

STATE OF MISSISSIPPI
 COUNTY OF DESOTO

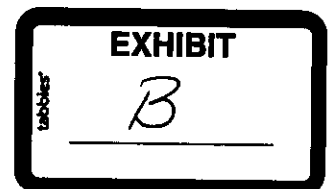
Personally came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named _____, who acknowledged that (he/she) posted the Notice of Sale as set forth in the above and foregoing instrument of writing on the day therein mentioned.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE, this the _____ day of _____, 2009.

 Notary Public

My commission expires: _____

This instrument prepared by:
 Rick A. La Trace, Esq.
 P.O. Box 1988
 Mobile, Alabama 36633
 (251) 432-7682
 (MS Bar No. 1008769)



SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 29, 2008, Ricky M. Redden and Angela D. Redden, husband and wife, executed a Deed of Trust to Angie Dellinger, P.O. Box 10063, Birmingham, Alabama, 35202, Trustee for the use and benefit of Regions Bank, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2,886 at Page 205 thereof; and

WHEREAS, Regions Bank, legal holder of the said Deed of Trust and the note secured thereby, substituted Rick A. La Trace, whose address is One St. Louis Street, Mobile, Alabama 36602 as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2,974 at Page 382 thereof; and

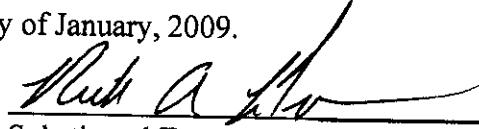
WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Rick A. La Trace, Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public outcry to the highest and best bidder for cash, between the hours of 11 o'clock a.m. and 4 o'clock p.m. at the east front door of County Courthouse of DeSoto County, Mississippi, on the 19th day of February 2009, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 153, Phase III, Section C, Heritage Hills P.U.D. Subdivision, situated in Section 26, Township 1 South, Range 8 West, City of Southaven, Desoto County, Mississippi as per plat recorded in Plat Book 52, Pages 19 & 20, in the Office of the Chancery Court Clerk Desoto County, Mississippi, reference to which plat is hereby made for a more particular description of said property.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substituted Trustee is hereby authorized to transfer and assign said bid and convey title to said foreclosed property to the Secretary of Veterans Affairs, an Officer of the United States of America, or the Secretary of Housing and Urban Development, an Officer of the United States of America, or whomever the undersigned shall authorize. The statement in the Substituted Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substituted Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto and that the Substituted Trustee is duly authorized and empowered to execute same.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS my signature, on this the 13th day of January, 2009.


Substituted Trustee

This instrument prepared by:
Rick A. La Trace, Esq.
P.O. Box 1988
Mobile, Alabama 36633
(251) 432-7682
(MS Bar No. 1008769)

Please run advertisement on January 22, 29, February 5, and February 12, 2009.

APPOINTMENT OF AUCTIONEER BY SUBSTITUTE TRUSTEE

I, RICK A. LA TRACE, Substitute Trustee, pursuant to that certain Substitution of Trustee form executed on November 19, 2008, and recorded in Book 2,974, Page 382, in the DeSoto County, Mississippi Chancery Clerk's Office, hereby appoint KENNETH E. STOCKTON, ESQ., as auctioneer for the foreclosure sale to be held on Thursday, February 19, 2009 in DeSoto County, Mississippi, with respect to that certain Deed of Trust executed on March 29, 2008 by Ricky M. Redden and Angela D. Redden, husband and wife, to Angie Dellinger, P. O. Box 10063, Birmingham, Alabama 35202, Trustee, for the use and benefit of Regions Bank, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2,886, at Page 205 thereof.

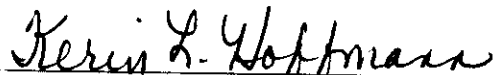
Pursuant to your appointment as auctioneer, you are hereby authorized to serve as the auctioneer for the undersigned Substitute trustee, as to the following described land and property, being the same land and property aforementioned Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 153, Phase III, Section C, Heritage Hills P.U.D. Subdivision, situated in Section 26, Township 1 South, Range 8 West, City of Southaven, Desoto County, Mississippi as per plat recorded in Plat Book 52, Pages 19 & 20, in the Office of the Chancery Court Clerk Desoto County, Mississippi, reference to which plat is hereby made for a more particular description of said property.



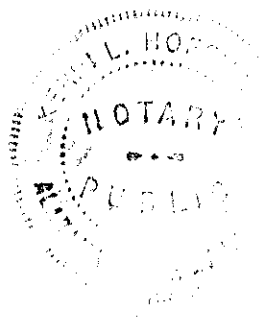
RICK A. LA TRACE, Substitute Trustee

Sworn to and subscribed before me
on this 17th day of February, 2009.



NOTARY PUBLIC

My Commission Expires: 10/11/2010



432155.doc



BK 603 PG 576

AFFIDAVIT

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THE UNDERSIGNED, after having been first duly sworn, state upon oath that they^{he} personally witnessed and/or participated in a public foreclosure sale conducted on February 19, 2009, at 1:35 p.m., held at the east front door of the County Courthouse located in Hernando, DeSoto County, Mississippi, wherein certain property, more particularly described in the Substituted Trustee's Notice of Sale, which was read at the sale (a true and correct copy of which is attached hereto as an exhibit), was sold at public outcry by Kenneth E. Stockton, Auctioneer appointed by Substituted Trustee, to REARONS BANK, the highest bidder at said sale, for the sum of \$ 100,800.00.

WITNESS OUR SIGNATURES, on this 19th day of February, 2009.

WITNESS

Address

City

State and Zip Code

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally came and appeared before me, the undersigned authority in and for the
aforesaid jurisdiction, the within named Kenneth E. Stockton, in his capacity as Appointed
Auctioneer by Substituted Trustee and _____, who acknowledged that
they witnessed and/or participated in the foreclosure sale as set forth in the above and foregoing
instrument of writing on the day therein mentioned.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE, this the 19th day of February, 2009.

NOTARY PUBLIC

Commission Expires:

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: May 15, 2011
BONDED THRU NOTARY PUBLIC UNDERWRITERS

EXHIBIT

2019

BK 603 PG 577

This instrument prepared by:
RICK A. LA TRACE, ESQ.
Johnstone, Adams, Bailey, Gordon & Harris, LLC
P. O. Box 1988
Mobile, Alabama 36633
Phone: (251) 432-7682
(MS Bar No. 100879)

432157.doc